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EXAMINING FACTORS INFLUENCING THE SUCCESS OF THE BANK BRANCHES IN RESOURCES SUPPLY (CASE STUDY OF MELLI BANK BRANCHES IN GACHSARAN)

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ABSTRACT

This study has been conducted to examine the factors affecting the success of bank branches in financial resources supply (Case Study of Melli bank branches in Gachsaran). This study was a descriptive-survey study and survey tools in the study have been questionnaires. The population in this study includes all employees of Melli banks in Gachsaran and their customers that due to the size of population, sampling has been done for the considered numbers. The sample size was determined based on the Kerjesi Morgan table and simple random sampling method was used. A total of 66 staff persons and 373 customers were selected as samples. After data collection, the data were analyzed using SPSS software. Then research hypotheses were tested using correlation and multiple regression tests. The results showed that providing modern banking services, advertising and promotion, communicating with customers, and products competitive rates and banking services have a positive impact on the success of bank in financial resources supply.

Keywords: *Bank Success, Financial Resources Supply, Providing Modern Banking Services, Advertising and Promotion*

INTRODUCTION

Before 2001, due to the exclusiveness and nature of the state of the banking system and service restrictions, conditions had arisen which there was no necessity to study factors of financial resources supply and competition to banks success. Because the customers, who are the main target of banks for financial resources supply were forced to accept any service provided by banks with any quantity and quality. From 2001, by emerging the first private bank in the country, followed by the establishment of several other private banks, conditions were changed in other way. In such a way that competes for success in mobilizing financial resources is done with greater speed and better quality (Zahiri, 2013).

Financial resources supply has always been the main goal and task of the banking system (Pirdehghan, 2010) and (Abbasgholi, 2010). Because the financial resources supply available in banks is used to inject money into the economy and productive and capital projects. So financial resources supply has an important role in bank credit and performance among customers and its stakeholders.

Given the intense competition between banks, it can be said that the main priority of any bank or other financial institution is providing the (equipping) financial resources. Therefore, in the not too distant future banks required to address the factors that led to the supply and absorb the financial resources that are the main task of the banking system to reach out to the international standards that is a factor for the success of the bank. National Bank, as a leading bank, is no exception, because success in attracting financial resources leads to achieving the other bank's goals (Rostami, 2013).

Some of the most important factors that influence financial resources supply that led to the success of the Melli Bank are: 1- providing modern banking services 2- advertising and promotion 3- communicating officials and staff with customers and 4. Products competitive rates and banking services; the intent of this study is examining and analyzing the effects of these factors on the success of the Melli Bank and its branches in the Gachsaran. The main research question is that whether there is a relationship between

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these components and success rate of the Melli Bank of Gachsaran in Financial resources supply or not? And whether these components have significant and dramatic impact on the success of the Melli Bank in mobilizing financial resources or not? What is the amount and intensity of this influencing? And whether these components can be factors for the success of the Melli Bank in Gachsaran and how the bank can use these components.

Research Literature

Without customer bank is meaningless and it cannot survive. To achieve this important issue it is necessary to identify effective and important factors that lead to bank success financing resources supply and apply them to achieve higher goals of bank. The effective factors are factors that increase customers and attracting financial resources and using them increase the bank customers effectively. According to the carried out research the most important components and the factors that influence the success of the Melli Bank include: 1- providing modern banking services 2- Advertising and promotion 3- branch officials communication with employees and customers 4 - products competitive rates and banking services, in this section, we will examine each of the cases in detail.

Modern Banking Services

All services provided by means of human hand and mind, include electronic services. In banks we only consider devices such as (PC, Money counting machine, printers, ATMs, etc.) As some of the tools to better serve customers and facilitate rapid service to customers. In fact, it can be said that the emergence of this tool, has also brought a variety of services which utilizing these tools each industry could grow itself, which may be cases such as (virtual organizations, e-banking, Electronic interchange, Electronic commerce, Electronic auctions, Electronic -government, Electronic education, and Electronic city...) (Moghaddasi, 2007). The evolution of banking, like other industries, has been remarkable that has been done through the payment, by registering and logging in the book and simultaneously recording on the books of the bank through the use of computers and electronic devices meanwhile, some banks act virtually. Through internet banking, banks reduced the effort for customers and employees who indicate the ability of this technology compared to traditional banking and use of Internet banking currently. Modern banking services are very close to the information and communication technology, are among the important factors in creating a competitive advantage for banks and customers attraction and their satisfaction (Ali Mohammadi, 2002).

Advertising

The main factor to identify a company and its services to customers in the target market is advertising. Companies are trying to choose their brand proportional to their product and the service that they provide to their target market; the objectives are to inform, to persuade customers, to remember.

Advertising is the most powerful tool in identifying a company, product, service or concept and perspective. Extensiveness of advertising field is significant. If the advertisements are creative and attractive, they can create a "fancy" in the audience (Kotler, 2007).

One of the actions banks do to introduce themselves and the services they offer to the customers is advertising include: displaying banks' names and trademarks, advertising slogans and images on the sites (bases) of Internet, also in the mass media and places that have the greatest impact on customers, in a way that will contribute to achieving the advertising goals of the bank.

Promotion

No doubt the positive effects of products and bank services are more effective in the acquisition of customers from television advertising and give bonuses. Due to the intangible nature of banking services, using advertising is somewhat difficult because some of the banking services cannot be offered without showing them. Series of promotional activities include a set of advertising, sales promotion, public relations and personal sales used to achieve sale program objectives. So the promotion set elements are (Venus *et al.*, 2001):

- Knowledge: products impersonal provide services and ideas held by the bank.
- Advancing sale: short-term incentives to encourage or purchase products and services such as bonuses and...

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- Public Relations: creating demand by offering remarkable news on media at no charge.
- Personal sale: providing verbal information to others to sell a product or service.

The promotion is one of the marketing set elements through which the company communicates with consumers and through advertising, sales promotion, Public Relations and personal sale, encourages him to purchase the product. Therefore, using the appropriate combination of promotion set can create willingness to buy in the customer's.

According to the banks and financial and economic and private institutions, such as private banks, financial and credit institutions and funds, it seems that competition among financial institutions and banks is rising and having new customers for each Business can be very important, so accurate implementation of the marketing set elements is very important for banks. However, one important element in the marketing set of business is promotion that is implemented by banks to achieve more success (Hosseini *et al.*, 2009).

Employees' Behavior and How to Deal with Customers

Today organizations will be more successful in the competition field that can meet customer needs more than other market competitors. In other words, in the new philosophy of marketing, that is customer orientation, focus is on the customers and we look at issues from the customer's perspective (Mansouri *et al.*, 2003). Considering the customer and the market was one of the most significant milestones in banking activities applied alongside other measures and provide growth and development for banks (Khavari, 2010).

Effective Variables on Officials and Employees' Communicating with Customers

Today organizations will be more successful in the competition field that can meet customer needs more than other market competitors. In other words, in the new philosophy of marketing, that is customer orientation, focus is on the customers and we look at issues from the customer's perspective (Mansouri *et al.*, 2003). Considering the customer and the market was one of the most significant milestones in banking activities applied alongside other measures and provide growth and development for banks (Khavari, 2010). Therefore four main factors in views of management experts and experienced teachers have been investigated, that seems these factors lead to success in saving the banks customers and above all banks financing resources supply that have been studied and analyzed briefly.

1- A good attitude and behavior of head office and staff

As you know, behavior and dealing with customer is a key issue in the bank. Banking executives as part of the front line that are in direct contact with customers can attract or repel the customer. In customer view, behavior of the clerk behind the counter is the behavior of the bank and customer generalizes his behavior to the bank. There have been many cases where a bank lost its customer because of a bad behavior of an employee or because of his friendly behavior, substantial capital inflows to the bank. So good deal, good behavior and even calling the customer's name, a positive attitude and behavior on the target customers, has dramatic and favorable effect.

Attitude and behavior of staff and head of branch play an important role in attracting customers of banks who are financial resource suppliers for the bank.

2- Friendly relationship between employees and boss (bank governors) with banks customers

Friendly relationship between bank employees and customers, is something that is perhaps less important for researchers and the impact of this variable will be more obvious, especially in smaller communities and cities. In communities and small towns because of the tribes in the area, because of familiarity and kinship relationships, an employee of a bank cause a lot of people in the area who have a complete understanding of the employee, for better and faster services refer to therein, and that employee is a link between bank and customers. This is an important factor to attract customers and financial resource supply it has been noticed that by transferring that employee to other branches, customers go that the branches. The staff's friendly relationship with people who have dealt with them throughout their lives is also a factor that leads to attract more customers to the bank. So having employees who have strong social ties in dealing with customers is mandatory for banks.

3. Communication power of senior managers or heads of branches

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Banks' branch managers as representatives of the bank can understand and communicate with creative and innovative people and recognize individuals who have a high potential for implementation of projects and investments and inviting them to use the opportunities and resources available to deal with their economic cooperation and provide growth and prosperity for banks. Also conducting non-profitable customers and focus on superior customer and effectively manage customer, is one of the tasks that have been assigned to the Branch Chief. That is one of the important tasks of heads of branches, is identifying and communicating actively with customers who want to have qualified and rapid services and in this way; they should try to attract these customers (Peters and Waterman, 1993).

Branch president as a client advisor, with knowing the guidelines and criteria surrounding the implementation of various deposits and facilities, and other banking services and financial capabilities of clients, must provide complete information in their possession so that customers are able to proper planning to choose a method of depositing adopt to meet their needs.

Competitive Rates and Banking Products

Competitiveness

Competitiveness has been defined as the ability and willingness to enter into competition. Michael Porter (2005) defines competitiveness in terms of economy as synonymous with efficiency and the use of an organization or nation of human resources, capital and natural resources. At the micro scale, the competitiveness refers to the value that a product produces for customer compared to its competitor; it depends on two key factors; the desirability of ownership or possession of a product to customer (benefits) and the amount of cost generated from the possession or occupation of the product to the customer. Excellence in each of these two factors enables the organization to compete (Ghafarian *et al.*, 2005).

Four general strategies adopted by organizations to gain competitive advantages include: 1) distinguishing 2) leading to cost reduction and savings 3) the centralized spending 4) centralized distinguishing. In the following diagram, the two variables (competitive advantage) and (the realm of competition) have been considered. On the horizontal axis, the competitive advantages of the company, may be reducing costs or distinguishing efficiency. On the vertical axis of the scope of competition may be a limited or a broad market (Rezayian, 2007).

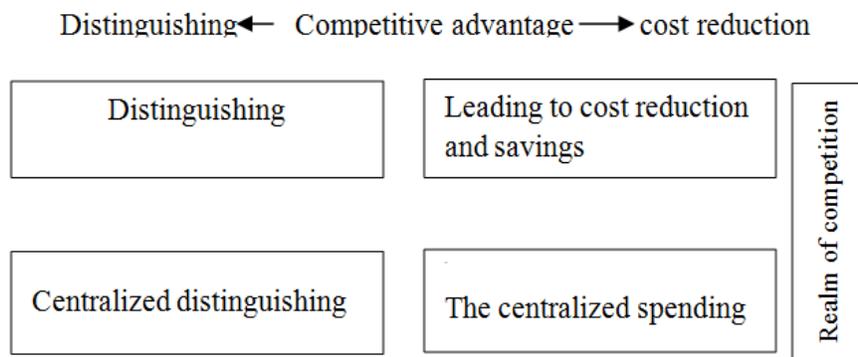


Figure 1: The generic competitive strategies (Rezayian, 2007)

Competitive Advantage

Porter defined Competitive Advantage in 1995 as follows; differences in characteristics or dimensions of any organization that enables it to provide better services than the competitors (best value) to the customer. Another definition also says Competitive Advantage includes values provided to customers in a way that the values are higher than consumer spending.

Competitive Advantage is a situation in which an organization is enabled to provide high quality service with higher performance applying superior techniques and to provide greater value to the organization in competition. An economic unit has competitive advantage when it can continuously offer its products and

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services at lower cost and higher quality than its competitors for specific reasons due to the unique features of that unit including (the location, physical features, technology, human resources, etc). Creating and maintaining sustainability of competitive advantage requires competencies that create value for customers relying on the organization's abilities (Abbass, 2009).

The Most Important Competitive Factors in Attracting New Customers

Speed in providing banking services, high investment income on deposits comparing other banks, low interest rate of lending, good and sufficient knowledge of bank personnel, development of e-banking and services at any time and place, good physical facilities for customer service, streamlining the process of providing banking services, a variety of banking services, giving gifts and awards to creditworthy and loyal customers, development and deployment of e-banking services, low wage rates for providing banking services WAN physical branch network, direct contact with bank customers, providing a personal introduction service and attractive and dynamic website, are the most important factors in attracting new customers.

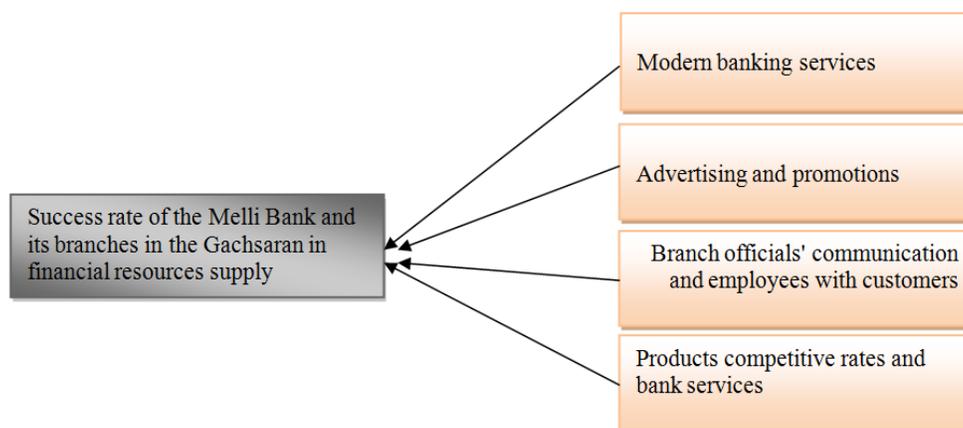


Figure 2: Research conceptual model

Research Hypotheses

1. There is a significant relationship between modern banking services and the success rate of the Melli Bank and its branches in the Gachsaran in financial resources supply.
2. There is a significant relationship between advertising and promotions, with success of the Melli Bank and its branches in the Gachsaran in financial resources supply.
3. There is a significant relationship between branch officials' communication and employees with customers, with success of the Melli Bank and its branches in the Gachsaran in financial resources supply.
4. There is a significant relationship between products competitive rates and bank services, with success of the Melli Bank and its branches in the Gachsaran in financial resources supply.

MATERIALS AND METHODS

The present study was an applied and in terms of data collection it is descriptive-survey and in terms of data analysis it is a correlation research. Population of this research includes all employees and customers of the Melli Banks of Gachsaran. Given that the statistical community includes customers and employees of the Bank and they are about 10,000 people and not more, sampling was carried to the desired number. The total number of employees of the Melli Bank of Gachsaran was 80 but customers are approximately 10,000 people.

In this study, a researcher made questionnaire was used and in its preparation standard reputable questionnaire and experienced teachers' comments and suggestions have been used. The reliability of the questionnaire was obtained by calculating alpha coefficient 0.752. Research hypotheses were tested using correlation tests and multiple regressions.

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Data Analysis

To select the correlation test, at first you need to review normality default of data distribution using the Kolmogorof - Smirnof test.

Table 1: Kolmogor of – Smirn of test to check the normality of data distribution

Significant level	The test statistic	Variable
0.240	1.129	Modern banking services
0.131	1.014	Advertising and promotion
0.142	1.231	Officials and staff communication with customers
0.345	0.298	Products competitive rates and bank services
0.124	1.265	Financial resources supply

As Table 1 shows, the result of the Kolmogorof - Smirnov test was not significant for any of the studied variables, as a result, the variables distribution is normal, to examine the relationship between variables, Pearson's parametric test is used.

Pearson Correlation

Test hypotheses are proposed as follow:

$$\begin{cases} H_0: \rho = 0 \\ H_1: \rho \neq 0 \end{cases}$$

Where ρ is the correlation coefficient between the variables under study, with financial resources supply, as it can be seen at Table 2, for the values of $\rho < 0.01$ the significant level is meaningful at 0.01.

Table 2: Pearson correlation coefficients

Financial resources supply	Sources of variation	Variables
**0.771	The correlation coefficient	Modern banking services
0.000	Significant level.	
**0.818	The correlation coefficient	Advertising and promotion
0.000	Significant level.	
**0.787	The correlation coefficient	Officials and staff communication with customers
0.000	Significant level.	
**0.789	The correlation coefficient	products competitive rates and bank services
0.000	Significant level.	

Given the Pearson correlation coefficient obtained from Table (2) indicating that there is a significant relationship between the independent variables and the dependent variable at 0.01, research hypotheses can be tested. To test the research hypotheses, after obtaining the correlation, we need to examine the linear relationship between the independent variables and the dependent variable by simple regression.

First hypothesis: providing the modern banking services and affect financial resources supply positively.

Table 3: Fitting a regression model to the data

Slope		Intercept		F statistics		The coefficient of determination	Independent variable	
Sig	value	Sig	value	Sig	value			
0.000	2.612	0.000	11.189	0.000	638.913	0.771	Modern banking services	

As it can be seen in table of analysis and variance F statistics and the corresponding significance level confirms significance of the regression model (significance level is smaller than 0.05), the value of the

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coefficient of determination is equal to 0.771 which represents the percentage of change in the dependent variable explained by the assumed independent variable. Due to the positive slope of the line, providing modern banking services affects financial resources supply positively.

The second hypothesis: the advertising and promotion affects financial resources supply positively.

Table 4: Fitting a regression model to the data

Slope		Intercept		F statistics		The coefficient of determination	Independent variable
Sig	value	Sig	value	Sig	value		
0.000	2.491	0.000	18.859	0.000	886.01	0.818	Advertising and promotion

As it can be seen in table of analysis and variance F statistics and the corresponding significance level confirms significance of the regression model (significance level is smaller than 0.05), the value of the coefficient of determination is equal to 0.818 which represents the percentage of change in the dependent variable explained by the assumed independent variable. Due to the positive slope of the line, advertising and promotion affect financial resources supply positively.

The third hypothesis: branch officials' communication with staff and customers affect financial resources supply positively.

Table 5: Fitting a regression model to the data

slope		Intercept		F statistics		The coefficient of determination	Independent variable
Sig	Value	Sig	Value	Sig	Value		
0.000	2.284	0.000	19.621	0.000	711.808	0.787	Officials and staff communication with customers

As it can be seen in table of analysis and variance F statistics and the corresponding significance level confirms significance of the regression model (significance level is smaller than 0.05), the value of the coefficient of determination is equal to 0.787 which represents the percentage of change in the dependent variable explained by the assumed independent variable. Due to the positive slope of the line, branch officials' communication with staff and customers affect financial resources supply positively.

The forth hypothesis: products competitive rates and bank services affect financial resources supply positively.

Table 6: Fitting a regression model to the data

slope		Intercept		F statistics		The coefficient of determination	Independent variable
Sig	Value	Sig	Value	Sig	Value		
0.000	2.603	0.000	15.213	0.000	720.19	0.789	Products competitive rates and bank services

As it can be seen in table of analysis and variance F statistics and the corresponding significance level confirms significance of the regression model (significance level is smaller than 0.05), the value of the coefficient of determination is equal to 0.789 which represents the percentage of change in the dependent variable explained by the assumed independent variable. Due to the positive slope of the line, products competitive rates and bank services affect financial resources supply positively.

Multiple Regressions

Multiple regressions are used to rank the variables.

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Table 7: Summary of the equation of predict

Durbin - Watson	F statistics		The coefficient of determination
	Sig	Value	
1.893	0.000	11628.774	0.995

According to Table (7) relation of financial resources supply with the studied variables was significant with confidence 0.95 and the square of the correlation coefficient that is 0.995 indicates that the scattering 99.5% of financial resources supply variable is predicted by the studied variables. Also the Cameras - Watson test results, which are equal and are close to the 2 benchmark statistics, confirm the lack of correlation (independence of errors) in the indicating variable. Also because VIF of all coefficients are less than 10 and allowable error is not less than 0.2, so the default of the lack of linearity of independent variables and variance stability is established.

Linearity	Sig	t	Standardize d coefficients	Not standardized coefficients	Model		
VIF	Allowable error		Beta	Standard error	B		
		0.016	2.409	0.382	0.920	Constant coefficient	
1.554	0.644	0.000	53.17	0.306	0.019	1.037	Modern banking services
1.790	0.559	0.000	52.74	0.362	0.019	0.991	Advertising and promotion
1.679	0.596	0.000	50.45	0.302	0.017	0.875	Officials and staff communication with customers
1.607	0.622	0.000	54.39	0.318	0.019	1.050	Products competitive rates and bank services

According to Table (8), the following results were obtained:

Constant coefficient of the prediction equation 0.920 with 0.95 reliability is significant (sig<0.05)

Variable coefficient of providing modern banking services 1.037 with 0.99 reliability is significant (sig<0.01)

Variable coefficient of advertising and promotion 0.991 with 0.99 reliability is significant (sig<0.01).

Variable coefficient of the branch officials and employees' communication 0.875 with customers with 0.99 reliability is significant (sig<0.01).

Variable coefficient of products competitive rates and bank services 1.05 with 0.99 reliability is significant (sig<0.01).

Order of Variables Priority

Order of variables priority in terms of importance in the research statistical community (see Table 8) is:

- 1- Products competitive rates and bank services
- 2- Providing modern banking services
- 3- Advertising and promotion
- 4- Branch officials' communication and staff with customers

RESULTS AND DISCUSSION

The Main Hypothesis

It seems factors affecting the success of the Bank's branches affect financial resources supply.

The Sub Hypotheses

First Hypothesis

As it was found, providing the modern banking services affect success of bank and its branches positively in financial resources supply. These results are consistent with the findings of Zobeydi (2008), which

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examines the impact of development of Electronic Banking on the profitability of commercial banks in Iran's and the results show that the development of electronic banking has significant positive impact on the profitability of commercial banks and so their success in finance. Also consistent with the results, Kozak *et al.*, (2005) concluded that there is a positive relationship between the level of technology employed and the profitability of the banks. Research in this area suggests that dissatisfied customers may transfer their bad experience to ten to twenty people, this is three times the number of people who satisfied customers transfer their good experience to them (Roosta *et al.*, 2009). So considering customers' demands for new services to them has particular importance to the Banks and it is required for banks to fulfill all their efforts to fulfill their comfort.

The Second Hypothesis

As we saw in conclusion, the advertising and promotion affect success of Melli bank and its branches positively in financial resources supply. These results are consistent with the findings of Abutaleb (2007) in which he has studied the impact of electronic banking advertising expenses on increasing bank deposits and the results suggest that the costs of advertising on electronic banking increases deposits of banks positively. Also consistent with the research, Mohammad Sarvarian in his article examines the impact of promotion set elements on customers attracting in Sepah Bank that the findings showed that promotion set elements affects customers attracting in the branches of Sepah Bank positively. Promotion as one of the most important tools of the marketing set can play an important role in policies and marketing strategies of banks, such as the relationship with customers, introducing new products, modifications and changing the customers' mind to the bank and the bank brand. Due to rapid and increasing growth of banking and banking information systems, banks can be successful and excellence in competence with other banks that use the most promotional tool to increase its market share. So people today are looking for services to meet their needs more and better and accelerate the bank and people affairs. So this fact increases importance of advertising and promotion and banking information services, that banks should be more active in this area (Azizi, 2013).

The Third Hypothesis

As the relationship indicated, branch officials' communication with staff and customers affect financial resources supply positively. These results obtained by Ahmad *et al.*, (2009) examining the effect of customer management relationship and marketing functions in the banking industry and their research showed that there is a significant relationship between customer relationship management and marketing performance in the banking industry. Mahtab *et al.*, (2010), studied condition of relationship management with the customer and factors affecting its success in the Melli Bank. Creating good relationships between customers and employees of banks will lead to their loyalty to the bank. If a customer is completely loyal to the bank, s/he will be committed to the bank and tries to do all of his bank affaires within a bank. Research shows that satisfied customers broadcast their satisfaction between four to seven people but dissatisfied customers, broadcast their dissatisfaction between nine to eleven people. Therefore, when dealing with clients, staff and administrators should try to collect and record information about the customer because this information is useful in assessing the needs of the customers (Esmaeelpour, 2001).

The Fourth Hypothesis

As the relationship indicated, competitive rates of banking products and services, affect the success rate of the Melli Bank and its branches in financial resources supply positively. These results are consistent with the findings of Hosseini (2010) who has studied the relationship between marketing performance and competitive advantage in the commercial banks and the results showed that there is a significant relationship between banks' marketing performance and their competitive advantage. Today regarding intense competition between public and private banks, to achieve success and financial resources supply banks are forced to create competitive rates for bank products and services to their competitors to be able to attract more customers by providing more and external services to them.

Suggestions

1- According to significant relationship between providing modern banking services, success of Melli bank and its branches in financial resources supply, it is suggested that the banks for customer

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convenience and satisfaction creation and to retain and attract them to investigate the demands of their target customers and by providing modern banking services intend to meet the needs and create circumstances of peace and satisfaction and provide customer convenience.

2- Given the significance of the relationship between advertising and promotion, and the success rate of the Melli Bank and its subsidiaries in the financing resource supply, banks are required to advertise and promote their service to inform customers and bring awareness about services and promotion and incentive systems for customers to use these services.

3- According to significant relationship between branch officials' communication and employees with customers, with success of the Melli Bank and its branches in the Gachsaran in financial resources supply It is recommended that the heads of the Bank and its employees, by providing a convenient and friendly behavior and compliance with patience and grace, politeness and respect in dealing with customers and showing a sincere interest in solving their problems and complaints and providing useful advice and also observing fairness and non-discrimination between individuals, to safeguard the Bank's customers because unsuitable dealing with a client causes not go to the bank and this causes that the dissatisfied customer with the negative propaganda against the Bank won't let to attract new customers.

4- Given the significance of the relationship between products competitive rates and bank services with Melli bank and its branches success in financial resources supply responsible for public relations and specialized groups of banks, are required to research about customers' need and to provide more differentiated services than their competitors, to be able to attract customers of other banks, by creating satisfaction among customers try to provide the services that other banks are unable provide them and this factors also is a low cost advertising that is done by word of mouth advertising.

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